IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

CAROLINE BANDY,	§
	§
Plaintiff,	§
	§ CIVIL ACTION NO. 3:10-CV-635
vs.	§
	§
BANK OF AMERICA, N.A.,	§
	§ Jury Demanded
Defendant.	§

JOINT SETTLEMENT REPORT

TO THE HONORABLE UNITED STATES DISTRICT JUDGE:

NOW COME Plaintiff Caroline Bandy ("Plaintiff" or "Bandy") and Defendant Bank of America, N.A. ("Defendant" or "Bank of America") (hereinafter collectively referred to as the "Parties"), and submit the following Joint Settlement Report pursuant to the Court's July 7, 2010 Order.

On July 15, 2010, Plaintiff provided Defendant a written settlement demand. On August 17, 2010, Defendant provided Plaintiff a response and counter-offer to Plaintiff's written settlement demand. Despite these efforts, the Parties were unable to resolve this matter. The Parties proceeded with discovery and intend to mediate this matter. In the interim, the Parties remain open to any possible resolution.

Respectfully submitted,

THE COLES FIRM P.C. 4925 Greenville Ave., Suite 1250 Dallas, Texas 75206 (214) 443-7862 Telephone (972) 692-7145 Facsimile

By: /s/ Dustin A. Paschal

Michael E. Coles, Lead Counsel

State Bar No. 24007025 Dustin A. Paschal State Bar No. 24051160 Paul W. Simon State Bar No. 24060611

ATTORNEYS FOR PLAINTIFF CAROLINE BANDY

and

/s/ Brian A. Lambert w/ permission by Dustin A.

Paschal

Matthew W. Ray, Lead Counsel State Bar No. 00788248 Brian A. Lambert State Bar No. 24041287 JONES DAY 2727 North Harwood St. Dallas, Texas 75201-1515 (214) 220-3939 (Telephone) (214) 969-5100 (Facsimile)

ATTORNEYS FOR DEFENDANT BANK OF AMERICA, N.A.